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PATENT
Customer No. 22,852
Attorney Docket No. 07781.0139-00000

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
)
H. Hinderer et al.) Group Art Unit: 3624
)
Application No.: 10/766,863) Examiner: Unassigned
)
Filed: January 30, 2004) Confirmation No.: 3915
)
For: CREDIT MANAGEMENT SYSTEM)
AND METHOD)

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97(b)

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), Applicants bring to the attention of the Examiner the documents listed on the attached PTO 1449 Form. This Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits for the above-referenced application.

Copies of the listed documents, including any copending patent applications, are attached. Copies of U.S. patents and patent publications are not included, however, because this application was filed after June 30, 2003.

Applicants respectfully request that the Examiner consider the listed documents and indicate they were considered by making appropriate notations on the attached PTO 1449 Form.

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that the listed documents are material or constitute "prior art." If the Examiner applies the documents as prior art against any claim in the application and Applicants determine that the cited documents do not constitute "prior art" under United States law, Applicants reserve the right to present to the office the relevant facts and law regarding the appropriate status of such documents.

Applicants further reserve the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should the documents be applied against the claims of the present application.

If there is any fee due in connection with the filing of this Statement, please charge the fee to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

Dated: August 23, 2004

By:

A handwritten signature in black ink, appearing to read 'Leila R. Abdi', written over a horizontal line.

Leila R. Abdi
Reg. No. 52,399



OMB No. 0651-0011

INFORMATION DISCLOSURE CITATION

Atty. Docket No.	07781-0139-00000	Appln. No.	10/766,863
Applicant	H. Hinderer et al		
Filing Date	January 30, 2004	Group:	3624

U.S. PATENT DOCUMENTS

Examiner Initial*	Document Number	Issue Date	Name	Class	Sub Class	Filing Date If Appropriate
	5,732,400	March 24, 1998	Mandler et al.			

FOREIGN PATENT DOCUMENTS

Document Number	Publication Date	Country	Class	Sub Class	Translation Yes or No

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

	U.S. Application No. 10/631,211, "Telecommunications Credit Management System and Method", by H. Hinderer et al., filed July 31, 2003.

Examiner	Date Considered
*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	
Form PTO 1449	Patent and Trademark Office - U.S. Department of Commerce